

# THE ROLE OF SATISFACTION ON MEDIATING THE EFFECTS OF EASIER USAGE AND BENEFIT PERCEPTIONS TO THE LOYALTY OF BRILINK AGENTS IN DENPASAR CITY

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**ABSTRACT:** Seeing the unequal conditions of establishing access to bank services in certain areas, the Financial Services Authority (OJK) issued a program entitled Laku Pandai. BRI has the largest number of Laku Pandai agents, known as BRILink agents, compared to other bank agents. The purpose of this research is to discuss the role of satisfaction in mediating the influence of perceived ease of use and benefit perceptions on BRILink Agent loyalty. The theories used are Technology Acceptance Model (TAM) and Expectation Disconfirmation Theory. Perceived ease of use is defined as a measure of a person's trust in technology that is easy to understand and use. Benefit perception is the condition of a person who believes that using a certain technological system can improve his or her performance. Satisfaction is defined as the feeling of pleasure or disappointment that a person feels when obtaining performance results from a product or service. Loyalty can be described as a continuous process of establishing repeat purchasing relationships over the long term. This research is a type of quantitative research that is associative in nature. The population of this research is BRILink agents located in Denpasar City. The sampling technique used purposive sampling with a sample size of 100 people. Data collection was carried out through a survey using a research instrument in the form of a questionnaire. The analysis technique in this research uses PLS-based SEM analysis. The research results show that all variables have a positive and significant effect. Satisfaction acts as a partial mediator in mediating the influence of perceived ease of use and benefit perceptions on the loyalty of BRILink agents in Denpasar City. The results of this research can provide an empirical contribution regarding the relationship between the variables of perceived ease of use, benefit perceptions, satisfaction, and loyalty for the development of consumer behavior theory. BRI Denpasar Branch management can improve the ease of operating technology on BRILink services.

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**Keywords:** BRILink Agent, Satisfaction, Perceived ease of use, Benefit Perceptions, Loyalty.

### INTRODUCTION

The development of the banking business in Indonesia, which shows a downward trend in the number of commercial bank branches in 2023 compared to previous years, presents challenges for banks to retain customers. To improve the attractiveness and quality of its services, several banks, such as PT Bank Rakyat Indonesia Tbk. (BRI), implement service innovation through the BRILink program which offers transaction services without branch offices through bank agents. Although there are still challenges in the deployment of services in some regions, BRILink services have received a positive response from the public, proving the need for more inclusive and accessible banking access.

A successful company requires not only capabilities in corporate, business, and functional planning and strategy, comprehensive financial projections, and resource allocation, but also information technology (IT) resources and capabilities. Capabilities in the IT field include technical skills, knowledge, and infrastructure that can be used to assist operational processes (Nurcaya et al., 2022). The ease of use of technology means no difficulty or without requiring great effort. The perception of ease in understanding information, the use of applications, and services provided can influence the decision to use a

technology (Iriani & Andjarwati, 2020). Customers who perceive a technology to be useful for themselves such as faster payment processing, improving their performance and useful in daily activities, then the customer's intention to use the technology tends to increase (Sigar, 2016).

The ease of use of technology in BRILink services can provide benefits when the number of transactions obtained increases, thus also having an impact on BRILink Agents who are still able to survive as BRILink service providers with existing technology. Such ability to endure can be attributed to the concept of loyalty, since loyalty can be influenced by the perception of ease and the perception of benefits. According to (Putra & Raharjo, 2022), it is stated that the perceived ease of use and perception of benefits have a positive and significant influence on loyalty and satisfaction. Research conducted by (Nurhidayati & Cahyani, 2021) is inverse, because it states that the ease of use of applications does not have a significant effect on loyalty. (Rahmadhania & Sari, 2018) also stated that the perception of benefits did not have a significant effect on satisfaction and loyalty.

The misalignment of the results of the study allows there to be a mediating variable that can bridge between the variable of perceived ease of use and perception of benefits to the variable of

loyalty. The mediation variable that can be used is customer satisfaction. According to Wiradarma and Atmosphere (2019), it is stated that customer satisfaction is one of the factors causing customer loyalty. Customer satisfaction can mediate the relationship between perceived ease of use and benefit perceptions to customer loyalty. This condition has been supported by the results of Reinarny's research (2019) which revealed that the easier it is to use the application, the greater the customer feels satisfied and if the customer feels satisfied, the greater the customer loyalty will be. (Almassawa, 2018) and (Bintari et al., 2022) revealed the results of his research which stated that customer satisfaction had no significant effect on customer loyalty. In research conducted on BRILink Agents, it shows the novelty of the variables of perceived ease of use and benefit perceptions associated with the loyalty of BRILink Agents.

Some of the reasons for dissatisfaction include the difficulty of service technology, lack of officer alertness, frequent technological disruptions, and the perception that the benefits of the profits obtained are not worth the effort expended. This highlights the importance of understanding the role of satisfaction in mediating the relationship between technology perception and benefits with BRILink Agent loyalty.

This study aims to understand the perceived ease of use and benefits to the satisfaction and loyalty of BRILink Agents

in Denpasar City, as well as how satisfaction plays a role in mediating the relationship between the two perceptions and loyalty. The results of the study are expected to enrich empirical evidence in marketing management theory, especially on consumer behavior, as well as provide practical input for BRI Denpasar Branch management to better understand the perception of BRILink Agents in maintaining and increasing BRILink Agent loyalty. This study only focuses on BRILink Agents under the control of three BRI Denpasar Branch work units and focuses its analysis on variables related to the perceived ease of use, perception of benefits, satisfaction, and loyalty of BRILink Agents.

## **METHOD**

This research is a type of quantitative research that is associative. The author uses a rational empirical paradigm based on the concepts and theories of each research variable, previous empirical facts to then be formulated into research hypotheses and rationally measured to obtain valid and reliable results.

The location of this research is in the Denpasar City area. Precisely at the location of BRILink Agents in the Denpasar City area. BRILink agents have different locations depending on the type of business they run at the same time. The study was conducted in 2023. The research on BRILink Agents will be conducted in November 2023.

This research methodology uses *non-probability sampling techniques* with *purposive sampling* methods to select 100 BRILink Agents in Denpasar City who are the research samples. Data was collected through a survey using a questionnaire containing Likert Scale-based statements which were disseminated directly *doot-to-door* and through online digital media intermediaries *in* the form of *google forms*. Data analysis was carried out through descriptive and inferential statistics, with a *Structural Equation Modeling (SEM) approach* based on Partial Least Square (PLS) to test relationships between variables. The results of data analysis are interpreted in the discussion to obtain conclusions that become research results in accordance

with the research objectives that have been formulated.

**RESULT AND DISCUSSION**

The indicator on the research instrument is said to be valid when the calculated *r* value > the *r* value of the table. The results obtained from this validity test show that all indicators in this research variable are declared valid because the value of *pearson correlation* or *r* count of each indicator is greater than 0.361. Based on the validity test, all indicators in each research variable obtained valid results. This means that the indicator is used as a measuring tool for each research variable, which is then expressed in the form of a statement item on the questionnaire.

**Table 1. Research Variable Validity Test Results**

Variable	Indicators	Pearson Correlation	Information
Perceived Ease of Use (X1)	1. Easy to learn	0,952	Valid
	2. Easy to operate	0,860	Valid
	3. Availability of technical support	0,948	Valid
	4. Resource availability	0,921	Valid
benefit perceptions (X2)	1. Technology effectiveness	0,711	Valid
	2. Relevance of technology	0,879	Valid
	3. Increase productivity	0,915	Valid
	4. Provides additional benefits	0,783	Valid
Satisfaction (M)	1. Ability to deliver services quickly	0,696	Valid
	2. Security of transaction services when used	0,815	Valid
	3. The pleasure of providing such services	0,725	Valid
	4. No customer complaints against the service	0,787	Valid
	5. Creating reuse decisions		Valid

		0,665	Valid
Loyalty (Y)	1. The habit of using the brand	0,898	Valid
	2. Convinced that the service is the best		
		0,901	Valid
	3. Increased proportion		
	4. Commitment to the company	0,777	Valid
	5. Refer to others	0,875	Valid
		0,904	Valid

Source: Primary data processed, 2023

The reliability test obtained a *Cronbach's Alpha* value of more than 0.6 so that all variables were declared reliable, the results were that all research variables were declared reliable. This means that the questionnaire statement is appropriate to measure all research

variables consistently or stably over time. The results of the reliability test show that the questionnaire used as a measurement tool for research variables repeatedly can provide relatively the same results or scores.

**Table 2. Reliability Test Results**

Variable	Statement Item	<i>Cronbach's Alpha</i>	Information
Perceived Ease (X <sub>1</sub> )	4	0,933	Reliable
Perception of Benefits (X <sub>2</sub> )	4	0,827	Reliable
Satisfaction (M)	5	0,733	Reliable
Loyalty (Y)	5	0,913	Reliable

Source: Primary data processed, 2023

This study used a sample of 100 so that the table t was 1.96. Based on the results of testing the direct influence between these variables, it can be explained as follows.

1) The effect of perceived ease on loyalty with an *original sample* value of 0.236 means that it can have a positive influence. The results of statistical t values of 2.294 > t table 1.96 and p values of 0.022 < α 0.05 show that the perceived ease of use has a positive and significant effect on loyalty, so that H1 can be accepted.

2) The effect of benefit perceptions on loyalty obtained a positive *original sample* value of 0.223. The *statistical t value* is 2.041 > the table t value is 1.96 and the p value is 0.041 < α 0.05. These results show that the perception of benefits has a positive and significant effect on loyalty, so that H2 can be accepted.

3) The effect of perceived ease of use on satisfaction obtained a positive *original sample* value of 0.476. This positive influence is also supported by *the statistical t* values of 4.032 > t table 1.96 and p values of 0.000 < α 0.05. These results show that H3

which states the perception of ease has a positive and significant effect on satisfaction can be received.

- 4) The effect of benefit perceptions on satisfaction obtained a value of 0.396 in the *original sample*. This value is also supported by the *statistical t value* of  $3.355 > t$  table 1.96 and the *p value* of  $0.001 < \alpha$  0.05. The test results were able to show that the perception of benefits had a positive and significant effect on satisfaction,

so that H4 in this study was acceptable.

- 5) The effect of the satisfaction variable on loyalty obtained a positive *original sample* value of 0.429. The influence between these variables also obtained a *statistical t* value of 3.069  $> t$  table 1.96 and a *p value* of  $0.002 < \alpha$  0.05 which means that satisfaction has a positive and significant effect on loyalty. It can be concluded that H5 in this study is accepted.

**Table 3. Direct Effect Test Results**

			<b>Original sample (O)</b>	<b>Sample mean (M)</b>	<b>Standard deviation (STDEV)</b>	<b>T statistics ( O/STDEV )</b>	<b>P-value</b>
Perceived Ease -> Loyalty			0.241	0.231	0.105	2.294	0.022
benefit perceptions -> Loyalty			0.223	0.221	0.109	2.041	0.041
Perception of Ease -> Satisfaction			0.476	0.480	0.118	4.032	0.000
benefit perceptions -> Satisfaction			0.396	0.391	0.118	3.355	0.001
Satisfaction -> Loyalty			0.429	0.434	0.140	3.069	0.002

Source: Primary data processed, 2023

Based on the results of indirect influence testing or mediation in this study, it can be explained as follows.

- 1) The effect of perceived ease on loyalty through satisfaction as mediation obtained an *original sample* value of 0.204 which means it can have a positive influence. The results of statistical *t* values of  $2.345 > t$  table 1.96 and *p values* of  $0.019 < \alpha$  0.05 show that the perceived ease of use has a positive and significant influence on loyalty through

satisfaction. This means that H6 in this study, which reads that satisfaction can mediate the influence of perceived ease on loyalty, is acceptable.

- 2) The effect of benefit perceptions on loyalty through satisfaction obtained a positive *original sample* value of 0.170. The *statistical t value* is  $2.102 >$  the table *t* value is 1.96 and the *p value* is  $0.036 < \alpha$  0.05. These results show that satisfaction can mediate positively and significantly the effect

of benefit perceptions on loyalty, so that H7 can be accepted.

**Table 4. Indirect Effect Test Results (Mediation)**

			<b>Original sample (O)</b>	<b>Sample mean (M)</b>	<b>Standard deviation (STDEV)</b>	<b>T statistics ( O/STDEV )</b>	<b>P-value</b>
Perceived Ease -> Satisfaction -> Loyalty			0.204	0.210	0.087	2.345	0.019
benefit perceptions -> Satisfaction -> Loyalty			0.170	0.172	0.081	2.102	0.036

Source: Primary data processed, 2023

To determine the type of mediation that occurs in the satisfaction variable, an alternative mediation test with the VAF (*Variance Accounted For*) test method is used. Mediation conclusions that occur in a variable consist of three criteria, namely 1) if the

VAF value > 80% then it is called *full mediation*, 2) if the VAF value > 20% and < 80% then it is called *partial mediation*, and if the VAF value < 20% then there is no mediating effect. The determination of the VAF value is carried out using the following formula.

$$VAF = \frac{\text{(indirect effect)}}{\text{(total effect)}}$$

$$VAF = \frac{(b \times c)}{(a) + (b \times c)}$$

Then the calculation of *Variance Accounted For* (VAF) is obtained as follows.

$$VAF_1 = \frac{(b_1 \times c)}{(a_1) + (b_1 \times c)} \qquad VAF_2 = \frac{(b_2 \times c)}{(a_2) + (b_2 \times c)}$$

$$VAF_1 = \frac{0,204}{0,445} \qquad VAF_2 = \frac{0,170}{0,393}$$

$$VAF_1 = 0,458 \qquad VAF_2 = 0,433$$

VAF1 value which shows the mediating value on the influence of perceived ease on loyalty through

satisfaction. VAF2 value in the model of the effect of benefit perceptions on loyalty through satisfaction. Based on

the calculation of the two indirect influences through the VAF method, it can be concluded that the satisfaction variable plays a role as a partial mediation in this study. That is, the satisfaction variable is only partially responsible for the relationship between exogenous and endogenous variables.

#### **The effect of perceived ease of use on loyalty**

The results of the t test show that the perceived ease of use has a positive and significant effect on the loyalty of BRILink Agents in Denpasar City. This means that BRILink Agents continue to provide BRILink product services because they have the perception that BRI Mini ATM EDC machine technology is easy to use sustainably.

The analysis of the TAM model explained by (Wicaksono, 2022) states that the perceived *ease of use* is very important in influencing user interest in adopting technology. The easier the perception of the use of technology felt by BRILink Agents, the higher the loyalty of these customers to survive as BRILink Agents. (Dirnaeni et al., 2021) and (Oktaviani, 2014) also support the results of this study, which states that there is a significant influence on the perception of ease of loyalty.

#### **The effect of benefit perceptions on loyalty**

The results of variable testing using PLS analysis show that the perception of benefits has a positive and significant effect on the loyalty of BRILink Agents in Denpasar City. BRILink

Agents who feel the benefits obtained while providing transaction services on BRILink products to other customers, can continue to survive as BRILink Agents.

The perception of usability can be influenced by the usefulness of technology to meet the needs of its users (Wicaksono, 2022). The better the perception of benefits obtained by BRILink Agents when using technology to serve other customers, the higher the desire of BRILink Agents to remain loyal and survive doing the job. This result is also supported by the research of (Natalia & Ginting, 2018) which obtained the results of research that are in line because there is a simultaneous influence (together) between the perception of benefits on the loyalty of application or technology users.

#### **The effect of perceived ease of use on satisfaction**

The results of the variable test show that the perceived ease of use has a positive and significant effect on the satisfaction of BRILink Agents in Denpasar City. This influence means that the better the perceived ease of use felt by BRILink Agents when using BRILink Mini ATM EDC machine technology, the more satisfied the customer will become a BRILink Agent.

(Nurhidayati & Cahyani, 2021) support this study by stating that ease of use variables has an influence on customer satisfaction of *e-channel* users. The easier it is to use *e-channel*, *the higher the customer satisfaction of e-*



channel users on BSI KCP Ponorogo customers. Like this study, which proves that the easier it is to use the BRI Mini ATM EDC machine that provides financial transactions through BRILink, the higher the satisfaction of BRILink Agents in their work area.

#### **The effect of benefit perceptions on satisfaction**

The results of the variable test with t statistic show that the perception of benefits has a positive and significant effect on the satisfaction of BRILink Agents in Denpasar City. BRILink Agents who have felt the benefits when using BRI Mini ATM EDC machines in serving customer transactions, the more satisfied the BRILink Agent is because it is able to increase the effectiveness of its work. The satisfaction felt depends on the expected benefits obtained by BRILink Agents on the effectiveness and relevance of BRI Mini ATM EDC machine technology used to increase productivity while being able to obtain additional benefits.

This research is also supported by previous research conducted by (Meileny & Wijaksana, 2020) and (Putra & Raharjo, 2022) which obtained results that the perception of benefits has a significant positive effect on user satisfaction. This means that when the application provides good or positive benefits to its users, consumers are increasingly satisfied with the application. Based on these results, it can be concluded that the BRI Mini ATM EDC machine technology provides good

benefits so that BRILink Agents who use it are satisfied.

#### **The effect of satisfaction on loyalty**

The results of the direct influence test between variables show that satisfaction has a positive and significant effect on the loyalty of BRILink Agents in Denpasar City. This can be interpreted that BRILink Agents who feel satisfied when using technology in serving financial transactions, then these customers can be loyal to become BRILink Agents.

These results are also in line with (Octavia, 2019) which states that customer satisfaction has a significant effect on customer loyalty. (Octavia, 2019) proves that the higher customer satisfaction, the higher customer loyalty to the Bank Index of Lampung Branch Offices.

#### **The role of satisfaction mediates the influence of perceived ease of use on loyalty.**

Satisfaction can mediate positively and significantly the influence of perceived ease of use on BRILink Agent loyalty in Denpasar City. Satisfaction is involved in the perception of perceived ease of use so that the customer can be loyal to become a BRILink Agent. The results of the VAF test found that satisfaction acts as a partial mediation, which is only able to partially mediate the influence of perceived ease of use on loyalty.

The easier the perception of the use of technology for BRILink Agents that can cause satisfaction, the higher the level of loyalty of BRILink Agents.

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These results are also supported by research by (Rofiah & Wahyuni, 2017). Satisfaction as a mediating variable of the effect of service quality on customer loyalty using *type partial mediation testing*.

### **The role of satisfaction mediates the influence of benefit perceptions on loyalty**

The results of the mediation test in this study showed that satisfaction was able to mediate positively and significantly the effect of benefit perceptions on the loyalty of BRILink Agents in Denpasar City. Significant values on the influence between variables suggest that satisfaction partially mediates the effect of benefit perceptions on loyalty.

This means that satisfaction is felt in the benefits obtained so that the customer can survive as a BRILink Agent. In line with the results of this study, Nugroho (2022) also found that satisfaction was able to partially mediate the dimensions of relational benefits with the loyalty of BPR Sinararta Sejahtera credit customers.

### **CONCLUSION**

This study identifies several important conclusions related to factors that influence the loyalty of BRILink Agents in Denpasar City. The results show that the perceived ease of use and benefits of BRI Mini ATM EDC machine technology has a positive and significant impact on BRILink Agent loyalty and satisfaction. In addition, BRILink Agent

satisfaction also serves as a strong mediation between the perceived ease of use and benefits and their loyalty. Therefore, to maintain and increase the loyalty of BRILink Agents, it is necessary to pay more attention to the availability of resources, the concept of sharing fees, technology quality, and bank product innovation.

As a recommendation based on the findings, there are several aspects that need to be improved. First, banks must ensure the availability of adequate resources for BRILink Agents so that BRI Mini ATM EDC machine technology can be utilized optimally. Second, revision of the concept of sharing fees must be carried out so that the benefits obtained by BRILink Agents become fairer and more attractive. Third, banks must improve the quality of BRILink's technology and services to reduce complaints and increase satisfaction. Finally, BRI needs to continue to innovate with new relevant products and services to attract BRILink Agents and other customers.

This research supports marketing management theory, particularly in the context of consumer behavior, focusing on the relationship between perceived ease of use, perceived benefit, satisfaction, and loyalty. Empirical contributions from this research can strengthen the TAM model and the theory of disconfirmation of expectations. In practical terms, the results of this study have direct implications for the banking industry.

Banks can apply these findings to increase customer loyalty by paying attention to the ease of technology, developing accessible service innovations, and providing incentives for customers to refer bank products or services to others.

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